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entering input information at an input device for converting the information into input digital electrical signals for receipt by a digital electrical computer;

providing the wrap insurance for the equity interest in the component;

controlling the digital electrical computer with a program to process the input digital electrical signals to generate the wrap insurance documentation for the equity interest in the component, the temporally decomposed components including an estate for years and a remainder interest, wherein there is a special purpose entity for the estate for years and a second special purpose entity for the remainder interest, and wherein the special purpose entities are from a group consisting of a pass-through entity for United States federal tax purposes and an entity that is allowed a United States federal tax deduction for distributions to holders of equity interests in the entity; and

generating the documentation at an output device electrically connected to the digital electrical computer.

93. (Once Amended) The method of claim 92, wherein the step of providing is carried out with the wrap insurance including credit wrap insurance, and wherein the step of controlling is carried out with the wrap insurance documentation including credit enhancing wrap insurance documentation.

Please add new claims 100-123 as set forth below

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100. A method for producing wrap insurance and documentation for an equity interest in one of at least two components temporally decomposed from property, the method including the steps of:

entering input information at an input device for converting the information into

~~input digital electrical signals for receipt by a digital electrical computer;~~
providing the wrap insurance for the equity interest in the component;
controlling the digital electrical computer with a program to process the input
digital electrical signals to generate the wrap insurance documentation for the equity interest in
the component temporally decomposed from property, the property not including any securities,
the temporally decomposed components including an estate for years and a remainder interest,
wherein there is a special purpose entity for at least one component, the at least one
component including the estate for years, wherein the special purpose entity is from a group
consisting of a pass-through entity for United States federal tax purposes and an entity that is
allowed a United States federal tax deduction for distributions to holders of equity interests in
the entity; and

generating the documentation at an output device electrically connected to the
digital electrical computer.

B2
101. The method of claim 100, wherein the steps of providing and controlling
are carried out with the wrap insurance and documentation including credit enhancing wrap
insurance and documentation.

102. The method of claim 100, wherein the step of controlling is carried out
with the property not consisting of real estate.

103. The method of claim 101, wherein the step of controlling is carried out
with the property not consisting of real estate.

104. ~~The method of claim 100, wherein the step of controlling is carried out~~

with the property not including any real estate.

105. The method of claim 101, wherein the step of controlling is carried out with the property not including any real estate.

106. The method of claim 100, wherein the step of controlling is carried out with tangible personal property as the property.

107. The method of claim 101, wherein the step of controlling is carried out with tangible personal property as the property.

108. The method of claim 100, wherein the step of controlling is carried out with real estate as the property.

109. The method of claim 101, wherein the step of controlling is carried out with real estate as the property

110. The method of claim 100, wherein the step of controlling is carried out with the property including real estate.

111. The method of claim 101, wherein the step of controlling is carried out with the property including real estate.

112. The method of claim 100, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

113. The method of claim 101, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

114. The method of claim 102, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

115. The method of claim 103, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

116. The method of claim 104, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

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117. The method of claim 105, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

118. The method of claim 106, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

119. The method of claim 107, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

120. The method of claim 108, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

121. The method of claim 109, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

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122. The method of claim 110, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

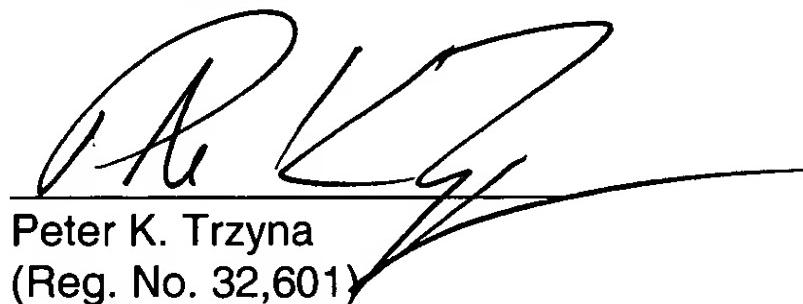
123. The method of claim 111, wherein the step of controlling is carried out with a grantor trust as the special purpose entity.

II. REMARKS

The Examiner is requested to examine the above-referenced patent application as amended. It is believed that no new matter has been added. The application, as amended, is believed to be in condition for allowance, and favorable action is respectfully requested.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235. Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: August 15, 2001

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I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

Date: August 15, 2001

Signed:

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No. 5

File: Graff-P1-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Richard A. Graff
Serial No. : 09/785,254
Filed : February 16, 2001
For : FURTHER IMPROVED SYSTEM AND METHODS
FOR COMPUTING TO SUPPORT DECOMPOSING
PROPERTY INTO SEPARATELY VALUED
COMPONENTS

Group Art Unit : 2165 /

Examiner :

RECEIVED

AUG 22 2001

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

Technology Center 2100

AMENDED VERSION OF CLAIMS 92 AND 93

SIR:

Set forth below is the amended version of claim 92 in the above-identified matter.

92. (Once Amended) A method for producing wrap insurance and documentation for an equity interest in one of at least two components temporally decomposed from property, the method including the steps of:

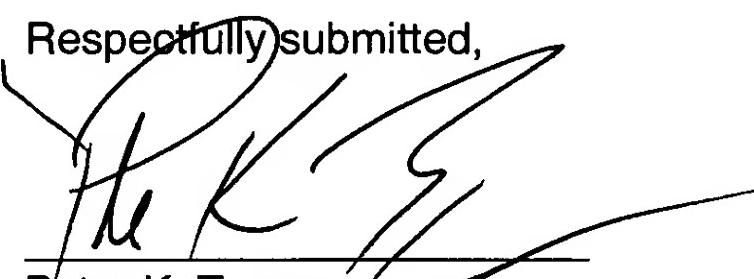
entering input information at an input device for converting the information into input digital electrical signals for receipt by a digital electrical computer;

providing the wrap insurance for the equity interest in the component; [and] controlling the digital electrical computer with a program to process the input digital electrical signals to generate the wrap insurance documentation for the equity interest in the component, the temporally decomposed components including an estate for years and a remainder interest, wherein there is a special purpose entity for the estate for years and a second special purpose entity for the remainder interest, and wherein the special purpose entities are from a group consisting of a pass-through entity for United States federal tax purposes and an entity that is allowed a United States federal tax deduction for distributions to holders of equity interests in the entity; and generating the documentation at an output device electrically connected to the digital electrical computer.

93. (Once Amended) The method of claim 92, wherein the step[s] of providing is carried out with the wrap insurance including credit wrap insurance, and wherein the step of controlling [are] is carried out with the wrap insurance [and] documentation including credit enhancing wrap insurance [and] documentation.

Date: August 15, 2001

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